

TCM Affiliate Meeting

05.01.14

Present: Shawna Link, Caring & Compassionate Care; Minerva Michael, TARC; Nancy Rhone, CDDO; Rachel Kuehn, CDDO; Susie Kirkwood, CDDO; Sabrina Crevoiserat, ESCF; Coleen Hernandez, CDDO; Sabrina Winston, CDDO; Allinayah Archer, Caring & Compassionate Care; Dian Hanes, CDDO; Paula O'Brian, CDDO; Tracey Herman, TARC; Billie Padilla, CDDO

The meetings opened with guest speaker Chris Burk from Housing and Credit Counseling, Inc. See attachments.

Chris stated that the HCCI is a non-profit which began in 1972.

- Their first focus is Tenant/Landlord counseling. They will inform people of their rights as a tenant per Kansas law. They also counsel landlords. The HCCI covers 23 counties on the eastern of Kansas for the tenant/landlord division.
- In the mid 80's early 90's they began home ownership counseling, this began in Topeka, Lawrence, and Manhattan which eventually spread statewide. They then developed the financial and credit division as some of their clients were having difficulties keeping a budget. They also have a repayment program. In 2005, the bankruptcy laws changed which requires credit counseling, HCCI also provides this service.
- They also have Reverse Mortgage counseling.
- TOTO (Topeka Opportunity to Own) Program requirements: must be low to moderate income, a \$500 down payment; reasonably good credit and meet the income guidelines. The maximum cost of the home is \$65,000 and within city limits. HCCI works Capitol Federal, Capital City Bank and CoreFirst. Also a "soft" second mortgage is available if the home needs repairs which do not have to be paid within the first 7 years sponsored by the city unless you sell the property. If the repair does not use the full amount the remainder will be applied towards the loan amount. If a home needs more repair than what the soft mortgage covers the contract is voided. A person cannot own property at the time they are going through the TOTO program.
- The program is not just for first time buyers.
- Individuals do not need to be in financial trouble to receive counseling from HCCI.
- For more information contact HCCI at 785-234-0217 or 800-383-0217 or visit www.hcc-ks.org

CDDO Updates:

- The CDDO is aware that they need to do policy updates but have been on hold awaiting policy updates from the state.
- The KAMIS system has been running very slow for the last couple of weeks. Diane has been diligently working on inputting BASIS information.
- The CDDO has gone through some staff responsibility changes and Diane Hanes is now entering information into KAMIS, as well as other job duties. There has been some

confusion when changes are submitted what the actual change is for, therefore the CDDO created a Status Action Form (see attached). The Status Action Form can be done electronically from the BCI forms section. You will need to save a copy to upload it. There is a Status Action Form document type in the drop down box. Once the form is uploaded Diane and Cheryl, day and/or residential providers will receive an email notification. Instructions will be sent out and a notification of the Status Action Form will be on the BCI home page.

- It was also stated that when MR 4's and 5's are uploaded into BCI, case managers will receive email notifications.

The next meeting is July 3rd, 2014 at 3 pm.

TOTO 



Topeka Opportunity To Own



TOTO is intended to help Topeka residents become homeowners by providing education, financing and home rehabilitation. A homebuyer counselor will assist you through the entire process. If you are not eligible, we will let you know what needs to be done to become qualified. Once your eligibility is confirmed, you must attend homeowner classes before looking for a home.

Financing for the home purchase and repair will be provided by a participating lender and the City of Topeka. The lender will provide the first mortgage loan. The City will provide up to \$20,000 for repair and purchase costs, or up to \$30,000 for homes purchased in one of the four opportunity areas.

Requirements:

- Purchase any where in the City of Topeka or in one of four opportunity areas
- Credit that we can help clear up
- \$500 for down payment
- Budget evaluation will determine affordability
- Sales price can not go over \$65,000
- Attend 8 hours of homebuyer training classes before buying, and
- Can not own real estate at time of closing
- Attend a 2-hour home maintenance class

Families with special needs encouraged to apply



HOCI
Housing and Credit Counseling Inc.



Capitol Federal
True Blue® for over 115 years

2014 HUD INCOME GUIDELINES – 80% Area Median Income								
Family Size	One	Two	Three	Four	Five	Six	Seven	Eight
Yearly Income 80%	\$36,550	\$41,750	\$46,950	\$52,150	\$56,350	\$60,500	\$64,700	\$68,850

For more information, call (785) 234-0217 or stop by...

Housing and Credit Counseling, Inc., 1195 SW Buchanan, Suite 101, Topeka, Kansas 66604

To receive a packet or if you have any questions, call (785) 234-0217, ext. 317

Monday – Friday 8 am to 5 pm **Evenings by appointment only**



Certified as a

 HUD Comprehensive
 Counseling Agency

Approved by
 Office of the State
 Bank Commissioner
 Providing Banking Services to Kansas since 1887

Accredited by

 Council on Accreditation
 of Services for Families
 and Children, Inc.

MEMBER

 National Foundation for
 Credit Counseling


 ACCREDITED
 BUSINESS


 Funded Partner

www.hcci-ks.org
 785-234-0217 or 800-383-0217


 Housing and Credit Counseling, Inc.

Lawrence
 2518 Ridge Ct.
 Suites 207 - 208
 Lawrence, KS 66046
 Phone: 785-749-4224
 Fax: 785-749-2203

Manhattan
 323 Poyntz
 Suite 101
 Manhattan, KS 66502
 Phone: 785-539-6666
 Fax: 785-539-5327

Topeka
 1195 SW Buchanan
 Suite 101
 Topeka, KS 66604
 Phone: 785-234-0217
 Fax: 785-234-4289

785-234-0217 or 800-383-0217
www.hcci-ks.org

A Non-Profit Community Service Agency
 Since 1972


 Housing and Credit
 Counseling, Inc.



HCCI's mission is to counsel and educate all people to
 achieve their personal housing and financial goals.

- Budgeting • Debt • Credit
- Bankruptcy • Homebuyer • Reverse Mortgage
- Foreclosure • Rental Housing
- Student Loans • Education Programs
- Financial Literacy Education

www.hcci-ks.org
 785-234-0217 or 800-383-0217


 Local nonprofit financial counseling
 you can trust.

Financial Review

HCCI services are approved by HUD and regulated
 by the Office of the State Bank Commissioner.

HCCI is your local, trusted source for:

- Budgeting
- Credit building and reports
- Debt repayment
- Mortgage default
- Bankruptcy counseling and education
- Reverse mortgages for seniors

\$45 fee covers face-to-face visits and follow
 up for six months. Fee is waived for persons
 qualifying for an exemption.

Ask about HCCI's Debt Management Program:
 A five-year plan to reorganize and pay debts.
 \$5 set-up fee plus \$20 (maximum per month)
 for HCCI to manage the DMP account.

Rental Housing

- Maintenance issues
- Lease questions
- Rent delinquency
- Evictions
- Unlawful landlord entry
- Security deposit/pet deposit
- Fair housing
- Rental property in foreclosure

Learn your rights and responsibilities based on
 the Kansas Residential Landlord and Tenant Act,
 local codes and ordinances, and federal laws.

Free - there is no charge to renters or landlords
 for this counseling. A nominal fee is charged for
 handbooks and forms.

Student Loan Repayment

Options & education about:

- Deferment/Forbearance
- Consolidation
- Repayment
 - Standard / Extended / Graduated
 - Income based / Contingent
 - Pay As You Earn
- Cancellation

\$45 fee covers face-to-face visits. Fee is waived
 for persons qualifying for an exemption.

800-383-0217
www.hcci-ks.org

Prospective Homebuyers

All aspects of the homebuying process including:

- Credit readiness
- Affordability
- Qualification
- Fair housing
- Home maintenance
- Insurance
- Shopping for your home & realtors

Free - there is no charge.

Educational Programs

HCCI offers education classes for people of
 all ages. Classes are provided at businesses,
 organizations and schools. Some classes are
 scheduled on a regular basis and others may
 be requested. Classes cover finances, credit,
 homeownership, budgeting and rental issues.

Other HCCI Work


 Topeka Opportunity To Own

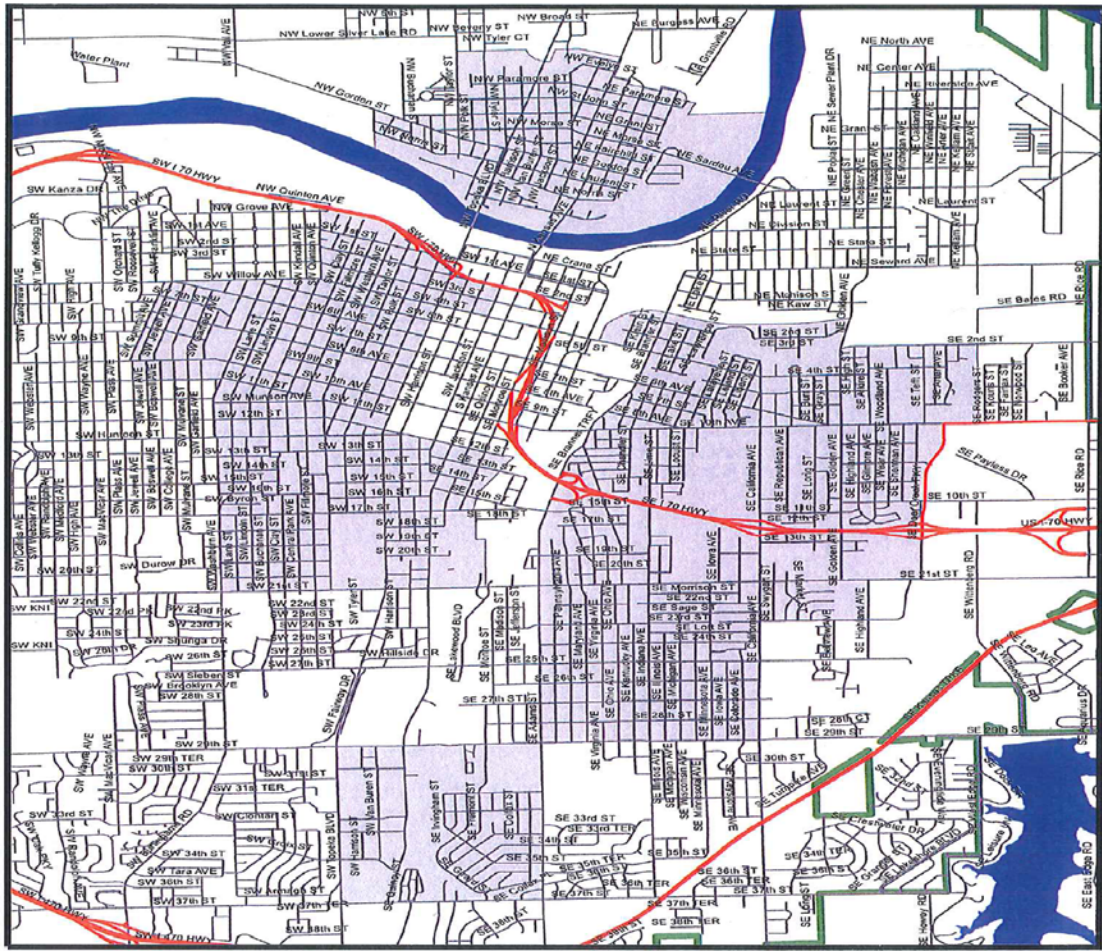


Great Topeka Bed Race

*Women
& Money*

Financial Classes

785-234-0217 • 8 a.m. to 5 p.m. weekdays • Early, evening, and Saturday schedules available for some counseling.



Legend

- TOTO II Opportunity Areas
- Interstate
- Streets
- Waterbodies
- City Limits

TOTO "Opportunity Areas"

Produced on August 18, 2006
Produced by W. Woodruff